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CONFIRMATION NO. 2925

SERIAL NUMBER 10/786,023	FILING or 371(c) DATE 02/26/2004 RULE	CLASS 705	GROUP ART UNIT 4137	ATTORNEY DOCKET NO. 056105-5002		
APPLICANTS Franco Modigliani, Cambridge, MA; Serena Modigliani, Cambridge, MA, Legal Representative; Richard James O'Brien, Lisle, IL; Francis M. Vitagliano, Boston, MA; ** CONTINUING DATA ***** This appln claims benefit of 60/450,754 02/28/2003 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 05/17/2004						
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and /HIEP VAN NGUYEN/ Acknowledged Examiner's Signature		<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY MA	SHEETS DRAWINGS 4	TOTAL CLAIMS 30	INDEPENDENT CLAIMS 3
ADDRESS MORGAN LEWIS & BOCKIUS LLP 1111 PENNSYLVANIA AVENUE NW WASHINGTON, DC 20004 UNITED STATES						
TITLE Enhanced system for electronic funds transfer and elimination of the payee's need for encryption and privacy						
FILING FEE RECEIVED 540	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit			